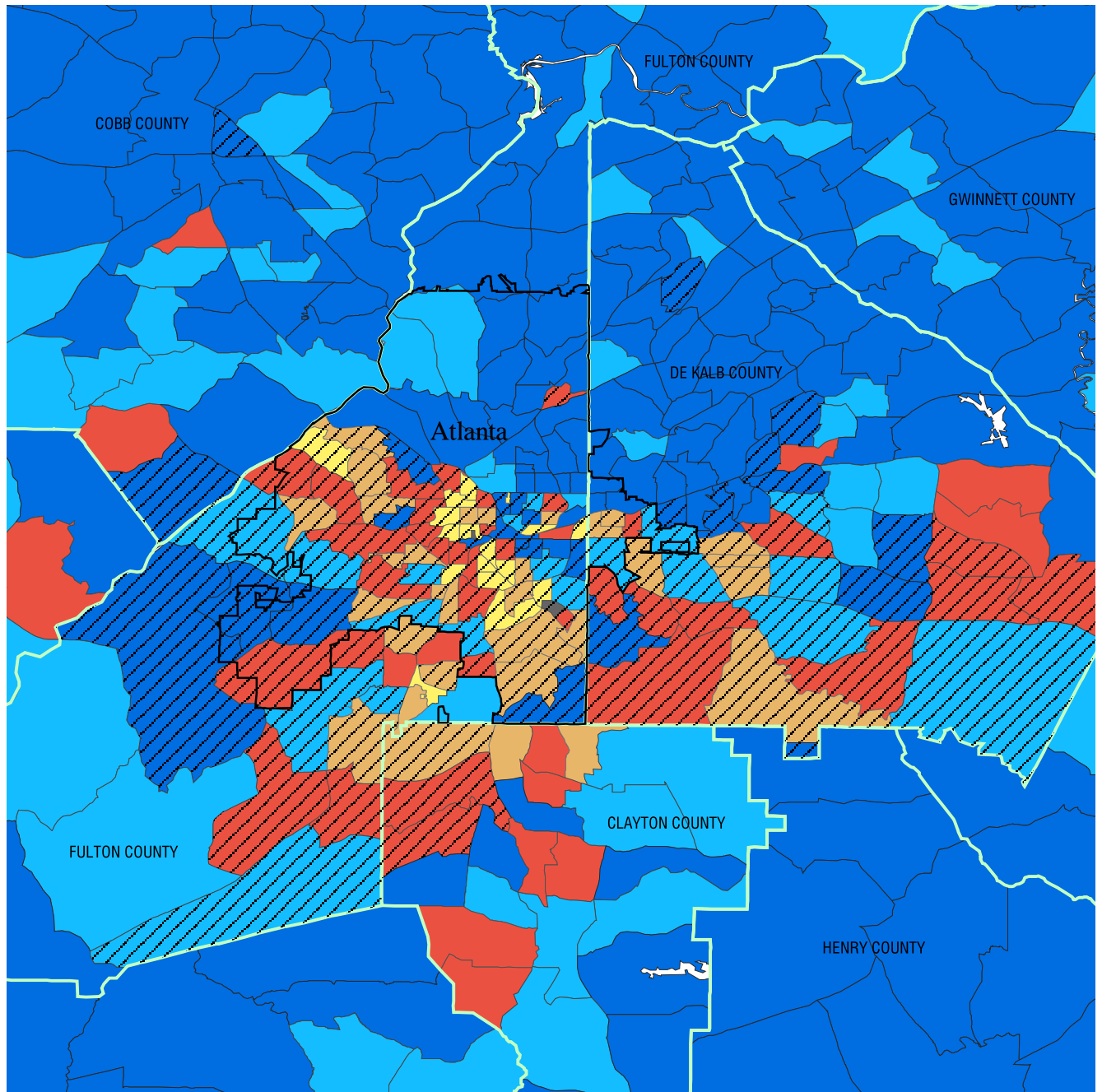


Fannie Mae and Freddie Mac

Support for Conventional Home Mortgage Loan Market

Atlanta Metropolitan Area



Fannie Mae and Freddie Mac
Market Share of Conventional Loans
1998 - by Census Tract

- Atlanta Municipal Boundary
- Minority Census Tract
- No Conventional Loan Originations

- 0% - 20%
- 20% - 35%
- 35% - 50%
- 50% - 65%
- 65% or More

Diagonal Overlay for Minority Neighborhoods

Minority Census Tract: African-American, Hispanic, Native-American, and Other-Race persons (excluding White and Asian persons) comprise 50% or more of census tract population.

Fannie Mae and Freddie Mac Market Share: Combined number of home mortgage loans purchased by Fannie Mae and Freddie Mac in 1998 as a percentage of total conventional home mortgage loan originations in 1998.

Home Mortgage Loan: Home purchase loan or refinancing loan secured by a 1-4 unit dwelling (excluding loans above \$227,000 -- the Fannie Mae and Freddie Mac loan-size ceiling in 1998).

Sources: HUD, 1998 GSE Single-Family Public Use Data; and FFIEC, 1998 Home Mortgage Disclosure Act data.

Home Defense Program of the Atlanta Legal Aid Society, Decatur, Georgia